



Home Buying • Investing • Selling
We make owning real estate "E-Z"

DEAL # 0614

BUYER PROFILE

- Husband/Wife + 3 children
- Household Monthly Income (Qualified): \$3,645
Note: Qualified income includes overtime, and a discounting factor was applied.
- Monthly Home Payment Amount
Buyer Qualified for: \$851.42, PITI

SOURCE OF INCOME

- Husband, employed as a labor
- 8 years with the same employer

TRANSACTION STATUS

Matched and Closed.

OwnEZ, Inc. is a real estate matchmaker making home buying, investing and selling "E-Z" by bringing together qualified home buyers and investors. OwnEZ, Inc. and its shareholders, directors, officers, employees, agents and affiliated third parties cannot and do not guarantee any specific financial returns, actions, results or outcomes, directly or indirectly, arising out of any real estate opportunity or transaction.

TRANSACTION HIGHLIGHTS

EST. PROPERTY ACQUISITION **\$42,000**

EST. REQUIRED AT CLOSING **\$ 420**

PROPERTY RESALE PRICE **\$50,400**
(TO HOME BUYER)

BUYER DOWN PAYMENT (10%) **\$5,040**

CONTRACT/NOTE

CONTRACT BALANCE PAYABLE **\$47,628**

EST. MONTHLY PAYMENT (PI) **\$515.55**

EST. NET MONTHLY CASH FLOW **\$485.55**

CONTRACT TERM **12 years**

EQUITY/IRR

EARNED EQUITY **14.8%**
(APPRECIATION AT CLOSING)

ESTIMATED ANNUAL IRR **10.15 %**

DEAL # 0614

PROPERTY ADDRESS: 1022 LACLEDE ST., INDIANAPOLIS, IN 46241

SQRFT: 972 PRICE PER SQRFT: \$43.21

Purchase (Initial Investment) Information

Purchase Price Paid by Investor	\$	42,000.00
Purchase Closing Costs	\$	420.00
OwnEZ Investor Fee	\$	1,500.00
Total All-In Investment (Upon Purchase)	\$	43,920.00

Sale to OwnEZ™ Home Buyer

Sale to Buyer Price (including Markup)	20%	\$ 50,400.00
Est. Sale Closing Costs (added to Contract)		\$ 504.00
Down Payment Provided by Buyer	10%	\$ 5,040.00
OwnEZ Buyer Fees (added to Contract)	3.50%	\$ 1,764.00
Net cash returned to investor at closing		\$ 2,772.00
Loan Servicing Account Setup (One Time)		\$ 60.00
Remaining Outstanding Investment at closing		\$ 41,208.00
Outstanding loan to Buyer (Contract Balance) After Closing		\$ 47,628
Interest Rate		8%
Contract Term (Years)		12
Number of Payments		144
Monthly Cash Flow (Principal and Interest)		\$ 515.55
Monthly Loan Servicing Fees		\$ 30.00
Net Monthly Cash Flow		\$ 485.55

DEAL # 0614*PROPERTY ADDRESS: 1022 LACLEDE ST., INDIANAPOLIS, IN 46241**SQRFT: 972 PRICE PER SQRFT: \$43.21***Additional Information**

Earned Equity at Closing	\$	6,480.00
Earned Equity % (Appreciation)		14.8%
Est. Annual Tax (Paid by Buyer via loan servicing escrow)	\$	572.00
Est. Annual Insurance (Paid by Buyer via loan servicing escrow)	\$	450.00
Monthly cash flow, incl. Tax and Insurance (PITI)	\$	600.72

Loan Payoff Schedule

Total Purchase Investment	43,920.00												
Remaining Investment at Closing	41,208.00												
Sale to Buyer Price	50,400.00												
Down payment from buyer	5,040.00												
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
Interest		3,721	3,517	3,295	3,055	2,795	2,513	2,209	1,878	1,521	1,134	714	260
Return of principal		2,465	2,670	2,892	3,132	3,392	3,673	3,978	4,308	4,666	5,053	5,472	5,927
Annual Payment from Buyer		6,187	6,187	6,187	6,187	6,187	6,187	6,187	6,187	6,187	6,187	6,187	6,187
Loan Principal Balance	47,628	45,163	42,492	39,601	36,469	33,077	29,404	25,426	21,118	16,452	11,399	5,927	-
Original Investment Balance	41,208	35,021	28,835	22,648	16,462	10,275	4,088	-	-	-	-	-	-

Investor Returns: Comparing Owning Rental Property vs. OwnEZ Program

Purchase Cost		\$	42,420.00
Estimated Monthly Rent (Gross)		\$	775.00
Expenses (incl. Property Management, Insurance, Taxes)	30%	\$	-232.50
Vacancy and Maintenance allowance	12%	\$	- 93.00
Net Monthly Income		\$	449.50
NOI (Annual)		\$	5,394.00
NOI %			12.28%
Mid - Term Capital Expenditures		\$	7,500.00
Assumed Appreciation Per Year			3.0%
Assumed Appreciation for the whole period (Not including CapEx)			18,06.78
Assumed Appreciation for the whole period (Not including CapEx) %			42.6%

IRR Calculation

Purchase		\$	(42,420.00)
Y1 NOI		\$	5,394.00
Y2 NOI		\$	5,394.00
Y3 NOI		\$	5,394.00
Y4 NOI		\$	5,394.00
Y5 NOI		\$	5,394.00
Y6 NOI - Capital Expenditures		\$	-540.00
Y7 NOI		\$	5,394.00
Y8 NOI		\$	5,394.00
Y9 NOI		\$	5,394.00
Y10 NOI		\$	5,394.00
Y11 NOI		\$	5,394.00
Y12 NOI + Sale		\$	65,874.78

IRR **12.95%**